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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 1 of 2

Complete if Known

Application Number 09/991,379
Filing Date November 15, 2001
First Named Inventor Mascavage, John Joseph
Group Art Unit 2161
Examiner Name
Attorney Docket Number 020375-002710US

U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
AB	AA	5,987,132		Rowney	11-16-1999	
AB	AB	5,991,750		Watson	11-23-1999	
AC	AC	5,999,625		Bellare, et al.	12-07-1999	
AD	AD	6,012,045		Barzilai, et al.	01-04-2000	
AE	AE					
AF	AF					
AG	AG					
AH	AH					
AI	AI					
AJ	AJ					
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FOREIGN PATENT DOCUMENTS

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 2 of 2

Complete if Known

Application Number	09/991,379
Filing Date	November 15, 2001
First Named Inventor	Mascavage, John Joseph
Group Art Unit	2161
Examiner Name	
Attorney Docket Number	020375-002710US

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
<i>SM</i>	BB	AMERINET, INC., <i>Debit-It! - The Best Idea in Payment Systems, Making Electronic Debit Simple</i> , downloaded from website http://www.debit-it.com/ on 02/07/2000.	
<i>SM</i>	BC	TRANSPPOINT, <i>The Way to Pay Online</i> , downloaded from website http://www.transpoint.com/ on 02/10/2000.	
<i>SM</i>	BD	ARTHAS CORP., <i>dotBank - The Way to Send and Receive Money on the Internet</i> , downloaded from website http://www.dotbank.com/ on 02/07/2000.	
<i>SM</i>	BE	X.COM BANK, <i>x.com - Do More with Your Money</i> , downloaded from website http://www.x.com/ on 02/07/2000.	
<i>SM</i>	BF	INTELL-A-CHECK CORP., <i>Intell-A-Check! - The Way to Get Paid</i> , Intell-A-Check Product Overview, downloaded from website http://www.icheck.com/ on 02/07/2000.	
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